

OUR *catholic* JOURNEY

THE OFFICIAL PUBLICATION OF CATHOLIC UNITED FINANCIAL

Delegates
Vote in Favor
of Merger
Proposal

p. 12

Make a
Meaningful
Impact:
Give Before
Year-End!

p. 7

Don't Be Fooled!
Financial Scams
Targeting
Older Adults

p. 10

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TABLE of contents

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FEATURES:

Expand Your Legacy Before Year End | 7

Top Four Financial Scams Targeting Older Adults | 10

Delegates Vote In Favor of Merger Proposal | 12

“Look for Horses, Not Zebras” Executive Director Survives Medical Mystery | 17

DEPARTMENTS:

4 Community Collage

6 Healthy Wealth

8 Giving Network

10 Education

20 Recipes & Games

22 Member Advisor Directory

Catholic United Financial is a member-owned, not-for-profit financial services company, connecting people of faith, protecting their future and generously impacting parishes, schools and communities.

Official Publication of
Catholic United Financial

Magazine Staff:

Publisher: Michael M. Ahles

Staff: Susan Detlefsen,

Gabby Barton, Pa Zong Lee

Photography: Myles York,

Shutterstock.com

Office of the Publication:

Catholic United Financial
3499 Lexington Avenue N
Arden Hills, MN 55126

Officers:

President:

Michael M. Ahles,
Chisago City, Minn.

Senior Vice President and
Secretary/Treasurer:

Paul Zastrow,
Mendota Heights, Minn.

Board of Directors:

Renee Brod, *Forest Lake, Minn.*

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Marty Seifert, *Marshall, Minn.*

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Our Catholic Journey
(USPS 093500) (ISSN 21641617)
published bi-monthly by
Catholic United Financial,
3499 Lexington Avenue N, STE
200, St. Paul, MN 55126-7056.
Periodicals postage paid at
St. Paul, MN and additional
mailing offices.

Postmaster:

Send address changes to
Our Catholic Journey
Catholic United Financial
3499 Lexington Ave N
St. Paul, MN 55126-7055

A MESSAGE FROM MIKE

Michael M. Ahles | President, CEO and Chair of the Board



INSPIRED BY YOUR JOY AND ENTHUSIASM

I had the joy of meeting and connecting with our Delegates during the summer months leading up to our Triennial Conference in September and it was easy to see how passionate each one is about Catholic United Financial. Their commitment to preserving our rich history as well as using the best of it to create a bright future for us is inspiring, and they certainly demonstrated they are our biggest fans! Their cheerleading of our efforts alongside our Members is a wonderful way to begin a new era of growth as we merge our Association into the family of fraternal brands of Trusted Fraternal Life.

Of the 143 Delegates who attended the Conference, 137 voted in favor of the merger – an astounding approval rate of 95.8 percent! Our open, highly transparent process of sharing information about the merger opportunity in a variety of ways allowed our Delegates to see a future with dramatically enhanced financial strength and technology to propel growth, all while preserving the wonderful works of our Councils and Parish Volunteer Teams.

This future will bring expanded products and services, the planning of which has already begun as we integrate the best of both organizations' products for the benefit of our Members. Well done Members! For you elected this engaged and thoughtful group of Delegates! And thank you, Delegates, for making a bold decision in the best interests of our Membership!

To all Members, please know how much I

appreciate your commitment to Catholic United Financial and for allowing me and my colleagues to serve you during your life and through your legacy.

I look forward with much enthusiasm to sharing our stories to compel more people to join our ranks. Our story is not rhetorical. It's impactful and it changes lives. Please tell your story about us, over and



over and over again. This is how our parents, grandparents, and great-grandparents grew what became Catholic United Financial, and it's now our turn to take their torch and run with it.

May God bless you, your families, and us in our work together.

Mike

If there is anything I can do to help you, please give me a call at (651) 765-4124 or email me at mahles@catholicunited.org.

September Open House welcomes guests into new agency space

Tours, treats and financial education were available on Tuesday, September 24 during an Open House and Workshop event at the Home Office.

Father James Peterson from St. Odilia's Catholic Church in nearby Shoreview presented at our workshop on "End of Life Planning with Purpose and Peace of Mind" (available to view on our website webinar channel)

and led a blessing on the new Agency offices and Credit Union branch with visitors and employees present.

The Agency in Arden Hills is available for walk-in appointments and meetings between Members and Member Advisors.

Left: Father James Peterson leads guests & staff during the blessing of the Agency and Credit Union.



Catholic United Financial in Washington, D.C.



Pictured above: President Mike Ahles (3rd from right) and other fraternal executives representing the American Fraternal Alliance meet with Senator Kevin Cramer (center) of North Dakota in September in Washington, D.C. Ahles and Sr. Vice President Paul Zastrow met with several elected officials and their staff during a visit to Congress. The AFA provides opportunities for fraternal organizations to share their impact with elected officials at state and federal levels.



Awards, grants and more support from our Giving Network

Above: Congratulations to Michael Roban, Community Service Award winner of SS Peter and Paul PVT #56 in Loretto, Minn. Celebrating with Michael is Member Advisor Fred Swanson and Father Glen Jensen.

Right: Team Lead and Member Advisor Brian Zitzmann (right) delivers a technology grant to Principal Kara Schleusner and Marketing Coordinator Jocelyn Zimprich of Immaculate Conception School in Watertown, SD.



Above: Fraternal Secretary Joyce Heiland and volunteer Lee Metzger. Above Left: Rummage sale shoppers picked through lots of goodies at the Parish Rummage Sale in Victoria, Minn. in August. St. Victoria Council #87 hosted the matching grant event to raise funds for parish education.



Bottom Left: The entire family showed up with Member Advisor Tim Amireault at the August Born to Run fundraising event to support Women's Life Care Center in Little Canada, Minn.

Why Church of Corpus Christi Joined Catholic United Financial Credit Union: A Model for Parishes and Organizations

by Pa Zong Lee, Marketing Specialist



When the Church of Corpus Christi in Roseville, Minn. began searching for a new financial partner, they were looking for more than standard banking services. The church's leadership sought an institution that aligned with their Catholic mission and values, leading them to Catholic United Financial Credit Union. The Credit Union stood out as a mission-driven partner that understood Corpus Christi's needs. "We chose to seek a new financial institution to better align with our Catholic mission and values," shared Kevin Deptula, parish business administrator at Corpus Christi.

Credit Union President Andrea Ferkingstad emphasized this faith-based mission. "We are founded on and driven by our faith," said Ferkingstad. "Supporting our Catholic communities by providing them with the financial tools they need to grow and thrive is what we do best. It has been a pleasure to work with Kevin to understand Corpus Christi's needs and assist them both now and in the future."

For many Catholic parishes, working with the Credit Union offers a communi-

ty-based, not-for-profit approach, resulting in lower fees and more tailored solutions. "We wanted better member service with a personal touch," Kevin explained. A meeting with Andrea's team confirmed to him that he had found the right partner.

Beyond banking, the Credit Union affiliation with Catholic United Financial provides valuable services like retirement planning, life insurance, and estate planning. "We were excited about the potential to take advantage of the other services," Kevin added.

Looking back, Kevin is confident that he made the right choice for Corpus Christi. "Seriously consider Catholic United Financial Credit Union," Kevin advised. "Their level of personalized attention and mission alignment far outweighs any services they may not yet offer."

This new partnership represents a future where faith and financial success go hand in hand.

For more information on the Credit Union, visit www.catholicunitedCU.org or call 1-877-871-8313.

EXPAND YOUR LEGACY BEFORE 2024 ENDS

The Benefits of Giving Through a Qualified Charitable Distribution

by John Tetzloff, Director of Sales

If you're a senior aged 70½ or older and you own an IRA, you can support your church or charity through Qualified Charitable Distributions (QCD). A QCD allows you to make charitable gifts directly from your IRA, potentially reducing your tax liability. You can give up to \$105,000 annually, and these gifts count toward your Required Minimum Distribution (RMD), potentially helping you avoid taxes and penalties. Church members can also use this method to fulfill their tithing obligations tax-free. Additionally, you can make legacy gifts through one-time or annual IRA distributions, ensuring your generosity continues beyond your lifetime.

As the end of the year approaches, it's crucial to take advantage of current tax benefits before the deadline. To ensure your charitable gift counts for 2024, it must be funded by December 31, 2024. This is your opportunity to make a meaningful impact while optimizing your financial advantages.

With political changes looming in 2025 and uncertainty surrounding future tax legislation, now is the time to act. Delaying your decision could mean missing out on potential tax savings and the chance to direct your wealth toward causes you care about. Remember, your

wealth is yours to manage, and you have the opportunity to decide where it goes after you're gone.

By planning today, you can create a legacy that reflects your values and intentions. Whether you wish to support



your local church, a charity, or a cause close to your heart, taking action now ensures your generosity continues to make a difference.

Don't wait until it's too late! Start discussing your options with your Member Advisor and a charitable organization today to maximize your contributions and leave a lasting impact for generations to come. Your decisions today can shape the future, so make them count.

Scan this code to read more end of the year charitable giving advice and giving options.



Catholic United Financial does not offer tax or legal advice. The information presented is based on our understanding of the laws currently in effect. You may wish to consult your personal tax or legal advisor with questions about your specific situation.



Generous donors hit the links for Foundation

Thank you to everyone who supported the Catholic United Financial Foundation through our 26th Annual Foundation Golf Tournament. The beautiful weather on Monday, September 9, complemented the competitive play at Historic Keller Golf Course in St. Paul, Minn. Thanks to our sponsors and the 85 golfers, we raised more than \$23,000 for the Foundation Priority Fund that delivers grants to Catholic schools and parishes for educational technology, and chastity and abstinence education.

Thank you to the many generous sponsors who supported the tournament with gifts and golfers. Thanks are also expressed to the many Catholic United Financial Councils and PVTs who sponsored a clergy golfer or made donations to the event.



Golfers prepare to hit the links at the Catholic United Financial Foundation Golf Tournament on September 9, 2024.

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Church of St. Pius V, Cannon Falls, MN

Our Lady of the Lakes Council #337

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St. Jude Council #361

Sacred Heart Council #398



Welcome 2025 Partner Schools!

It's not too early to start thinking about the 2025 Catholic United Financial Raffle and the terrific benefit it will bring to the 72 partner schools that will be part of the program next year. Located across Minnesota and eastern South Dakota, our partner schools are champions of education in their communities. As always, Catholic United Financial would not be able to offer this million-dollar fundraising program to Catholic schools every year without the support of our membership.

Ticket sales are January 20th to March 2nd, 2025.

Prize winners will be announced at our

live prize drawing ceremony on March 27th at 11 a.m.

Visit www.catholicunitedfinancial.org/raffle for more Raffle updates and information.

2025 Catholic United Financial Raffle Partner Schools

Aberdeen Catholic Schools, Aberdeen, SD

Sacred Heart, Adams, MN

Holy Family, Albany, MN

St. Theodore Elementary, Albert Lea, MN

St. Stephen's, Anoka, MN

Our Lady of the Prairie, Belle Plaine, MN

St. Philip's, Bemidji, MN

St. Mary's, Bird Island, MN

The Way of the Shepherd, Blaine, MN

St. Francis of the Lakes, Brainerd, MN

St. Vincent de Paul, Brooklyn Park, MN

St. Francis Xavier, Buffalo, MN

St. Peter's, Canby, MN

Queen of Peace, Cloquet, MN

Immaculate Conception, Columbia Hgts, MN

St. Raphael, Crystal, MN

St. Maximilian Kolbe, Delano, MN

Holy Rosary, Detroit Lakes, MN

Stella Maris Academy, Duluth, MN

Saint Andrew, Elk River, MN

St. John Vianney, Fairmont, MN

Divine Mercy, Faribault, MN

Our Lady of Victory, Fergus Falls, MN

St. John's Area, Foley, MN

Sacred Heart, Freeport, MN

St. Joseph's Catholic, Grand Rapids, MN

St. Elizabeth Ann Seton, Hastings, MN

Holy Trinity, Huron, SD

St. Anastasia, Hutchinson, MN

St. Scholastica HSC Academy, Isanti, MN

All Saints, Lakeville, MN

School of St. Philip, Litchfield, MN

St. Michael's, Mahanomen, MN

St. Jude of the Lake, Mahtomedi, MN

Holy Redeemer, Marshall, MN

St. Lawrence, Milbank, SD

St. Helena, Minneapolis, MN

St. John Paul II, Minneapolis, MN

St. Edward, Minneota, MN

St. John Paul II, Mitchell, SD

St. Joseph's, Moorhead, MN

St. Mary's, Morris, MN

Our Lady of the Lake, Mound, MN

St. Peter, North St. Paul, MN

Transfiguration, Oakdale, MN

St. Henry's Area, Perham, MN

Father Pierz School of Religion, Pierz, MN

Blessed Trinity, Richfield, MN

Sts. Peter & Paul, Richmond, MN

Rochester Catholic Schools, Rochester, MN

Mary, Queen of Peace, Rogers, MN

St. Joseph, Rosemount, MN

St. Wendelin, St. Augusta, MN

St. Mary Help of Christians, St. Augusta, MN

Maternity of Mary-St. Andrew, Saint Paul, MN

St. Peter Claver, Saint Paul, MN

St. Mary Elementary, Sioux Falls, SD

St. Mary's, Sleepy Eye, MN

St. Raphael, Springfield, MN

St. Elizabeth Ann Seton, St. Cloud, MN

Holy Family Academy, St. Louis Park, MN

St. Michael, Saint Michael, MN

St. Mary's, Tracy, MN

St. John the Baptist, Vermillion, MN

St. Agnes, Vermillion, SD

Marquette Catholic School, Virginia, MN

St. Felix, Wabasha, MN

St. Anne, Wabasso, MN

Immaculate Conception, Watertown, SD

Frassati Academy, White Bear Lake, MN

Holy Trinity, Winsted, MN

St. Mary's, Worthington, MN

DON'T GET



Avoid the top four financial scams targeting senior adults

by Andrea Ferkingstad, President of Catholic United Financial Credit Union

It's almost always unexpected. Someone calls you out of the blue to tell you that you've won money in a contest. Or, they claim there's a warrant out for your arrest. It might be an email from a big tech company telling you that your computer has a virus, or from a bank claiming that you owe them money. They want you to act immediately to solve the problem. They demand you give them your personal information or send them money.



In reality, no money is owed, and there is no prize, warrant, or virus. These are scams, and they cost seniors billions of dollars every year.

According to the Federal Bureau of Investigation (FBI), there's a concerning rise in financial crimes against Americans over the age of 60. The FBI estimates that more than \$3 billion was stolen by criminals from seniors in 2023. The average loss to the victims of those crimes was \$33,000. In fact, many seniors lost their life savings to these scams!

The best way to protect yourself is to learn about common scam tactics and warning signs. Here are the top four scams we hear about at the Credit Union.

Government Impersonation Scam

A government impersonation scam often starts with a call or email from someone who says they're with a government agency like the IRS, Social Security Administration, or Medicare. They might even claim to be a police officer or FBI agent. They'll also give you some urgent reason why you need to send money or give them your personal information immediately.

If you get a call or message like this, hang up and ignore it. It's a scammer. Government agencies will never call or email you to ask for money or personal information. Don't wire money, or use gift cards, cryptocurrency, or a payment app, to pay someone who says they're with the government. Scammers insist you can only pay these ways because tracking that money and getting it back is hard.

Sweepstakes, Charity or Lottery Scam

The second type of scam is the sweepstakes, charity, or lottery scam. You might receive a call, email, or letter from a company or organization claiming to be a state lottery official stating that you've won a contest that you never entered. There's always a catch to getting your prize; you must send them money first to pay a processing fee or cover the taxes associated with your award. In reality, you haven't won anything, and it's all a scam to steal your money.

Grandparent Scam

Grandparent scams are a type of fraud in which scammers target older adults by pretending to be their grandchildren or other family members. Scammers call their victims claiming to be in emergency situations, such as needing money to pay for bail or medical expenses. They may also claim to be traveling and need money for an immediate crisis they've experienced away from home.

If you receive a call from someone claiming to be your grandchild or family member, ask them questions only they would know the answer to. Or, hang up and contact the family member directly.

Tech Support Scam

The fourth type of scam hits close to home for me because one of my family members has fallen victim to it -- it's called a technical support scam.

It starts with a phone call, pop-up message, or email telling you there's a problem with your computer. These scammers may pretend to be from well-known tech companies like Microsoft, Apple, or Google. The scammers may then ask you to give them remote access to your computer, try to enroll you in a worthless warranty program, install malware that gives them access to your usernames and passwords, or demand payment to fix the problem. If a caller says your computer has a problem, hang up. If you get a pop-up message asking you to call tech support, ignore it. Never give someone your password, and don't give remote access to your computer to someone who contacts you unexpectedly.

Scammers are savvy and convincing, and their scams are designed to catch people off guard. Don't be ashamed if you think you or someone you know has been a victim of a scam – it can happen to anyone.

If you think you or someone in your life has been the target of a scam, contact the National Elder Fraud Hotline at 1-833-FRAUD-11 (833-372-8311).

You should also report the scam to the Federal Trade Commission at www.ReportFraud.ftc.gov.



To learn even more about these scams and what to do if a scammer contacts you, watch our webinar on this topic at www.catholicunitedfinancial.org/webinars. Scan this code with your smartphone to view.

DELEGATES VOTE IN FAVOR OF **merger proposal**



Historic vote will preserve Catholic United Financial brand, strengthen products, services and giving network

Catholic United Financial is pleased to announce that delegates at its Triennial Conference on September 14 ratified the organization's merger with Trusted Fraternal Life, a Milwaukee-based, fraternal insurance society.

"I am pleased to share that Catholic United Financial Delegates approved our merger with Trusted Fraternal Life during our Triennial Conference on September 14," said Michael Ahles, President, CEO and Board Chair of Catholic United Financial. "We are excited by what this means for our organization—greater financial strength and more product offerings for Members, and our long-term continuity in supporting Catholic communities and mission work."

In June, after many months of rigorous due diligence, the Catholic United Financial Board of Directors had voted

unanimously to recommend the merger proposal be shared with all Members, and be considered by Delegates during the Triennial Conference. Shortly after, the executive leadership of Catholic United Financial took on an extensive communication project in educating the Membership and Delegates about the many aspects of the merger before the vote scheduled in September. The merger proposal, along with informational documents and commentary, were published in a special edition *Our Catholic Journey* magazine mailed to Member households in the summer and posted to the organization's website.

Delegates also received a series of email communications on the merger and were invited to attend gatherings across the five-state area to meet with Ahles and Sr. Vice President Paul Zastrow to



Delegates chat during the business session on Saturday, September 14.

discuss their questions and comments in a face-to-face format.

“We wanted a highly interactive and transparent informational campaign with the Delegates so they could have their concerns addressed and be educated about the merger proposal. The overwhelming support from our Delegates in favor of the proposal is evidence they agreed that the merger can provide a model for the future growth of Catholic United Financial.” Ahles said.

The Delegate vote, collected at the September 14th business meeting, resulted in 137 votes in favor of the merger proposal, with only six nay votes. The vote confirms the Delegates aligned with the conclusion of the Board of Directors: this merger will strengthen our ability to attract new Members and ensure that Catholic United Financial exists for generations to come.



Delegates step up to the ballot box to cast their vote for or against the merger proposal during the business session.

Renee Brod, Lead Director of the Board of Directors and Delegate to the Triennial Conference, said the supportive merger vote gives Catholic United Financial Members “a front row seat to a very pivotal time in the fraternal and financial industry.”

“As a long-time Member and 11-year board member, the [vote] gives me so much hope and excitement for the next generation,” Brod said. “The almost unanimous vote by our Delegates showed how attendees agreed that we are building a progressive fraternal benefit society while preserving our unique brand and traditions.”

Catholic United Financial will retain its name and identity within the Trusted Fraternal Life family of brands model. The organization will benefit from the A-rated financial strength of Trusted Fraternal Life. Members will have access to new products and services made possible by that financial strength and relationship. Support for the Catho-





Lead Director Renee Brod addresses Delegates during the business session.

lic community through our Council and Volunteer Team network will continue uninterrupted.

“It is very exciting to know this merger will bring new-found potential and Catholic community support!” Brod said.

The Trusted Fraternal Life Board also unanimously voted to approve the merger, and upon approval from Minnesota and Wisconsin regulators, the merger will take effect on January 1, 2025. A draft of the merger filing package was submitted to the Minnesota Department of Commerce during the second week of October to solicit their feedback and hopefully expedite approval of the final filing.

“We are honored and excited that Catholic United Financial will join Trusted Fraternal Life,” said John Borgen, President and CEO of Trusted Fraternal Life. “We are well on our way to building the NextGen fraternal and achieving our purpose to facilitate consolidation in the fraternal sector, while preserving unique identities and traditions, and achieving the necessary scale to be relevant, to compete, and to grow.”

“This is a significant step in our organization’s 146-year history serving Catholic communities across the Upper Midwest,” said Ahles. “Our identity, legacy and commitment to Catholic values will continue, but with even greater financial strength and more product offerings to our Members.”

Videos, press releases, FAQs and more about the merger can be found at www.catholicunitedfinancial.org/answers. More information about Trusted Fraternal Life can be found at www.trustedfraternallife.org.



John Borgen, President of Trusted Fraternal Life, joins President and CEO Mike Ahles as they sign the merger agreement on behalf of both organizations.



Catholic United
Financial Sept. 13-14, 2024
TRIENNIAL
CONFERENCE

Weekend Highlights



Archbishop Bernard Hebda of the Archdiocese of St. Paul and Minneapolis presided over Saturday Mass at the Triennial Conference.



Archbishop Hebda meets with Delegates after Saturday morning Mass.



Local Catholic artist and performer Jeromy Darling shared his story of conversion to Catholicism and the power of stories to share the drama of Salvation on Saturday morning.



Speaker Pat Millea of the Martin Center for Integration spoke to Delegates on the topic of resilience during seasons of change at one of three breakout sessions on Saturday.



Sr. Vice President Paul Zastrow speaks to Delegates during the Saturday business session.



Delegates viewed historical artifacts on display that played a role in the 146-year history of the Association.



Catholic United Financial staff assisted with making Delegates feel welcome during the two-day event in Bloomington, Minn.



Parliamentarian Joseph Kueppers speaks at the business session.



An actor gets his point across with dramatic energy at the Friday night performance of "Something So Big".



Performers enter a 'theater of the mind' during the world-premiere performance of "Something So Big" on Friday, September 13.

In July, doctors gave Bob Heuermann, Executive Director of Catholic United Financial Foundation, less than a 30 percent chance of survival.



When you hear hoofbeats you look for horses, not zebras

"When you hear hoofbeats, you look for horses, not zebras."

That's an expression that Bob Heuermann became familiar with during a very unexpected situation over the summer. Doctors use that expression when searching for the cause of a patient's symptoms. Another version of this is known as 'Occam's razor' which states, "The simplest solution is usually the correct one." As Bob can testify, looking for zebras saved his life.

Heuermann has served as Executive Director of the Catholic United Financial Foundation since January 2012. He regularly meets with individuals and organization leaders on charitable gift planning, legacy strategies and donor advised funds. He doesn't charge for his expertise at these appointments; it's all part of the non-profit mission of the Foundation. People may recognize Heuermann from his many appearances leading charitable giving workshops held around the five-state area.

Unfortunately, Bob hasn't been able to help Members with their charitable gifts or leading legacy planning workshops since July. Instead, Bob spent the summer fighting for his life against a mysterious and previously unknown condition.

"It started with not feeling well. With COVID and influenza and other things going on, I assumed I caught a virus." Heuer-

mann went to urgent care appointments, then to his primary care physician to get relief from his symptoms.

Doctors ran tests looking for a usual list of horses: COVID, influenza, pneumonia, viruses, bacteria – even a fungal infection was considered. There were hoofbeats, but no familiar horses in sight yet, and Heuermann's condition wasn't improving. His personal care physician suspected Bob had a nasty case of pneumonia, ran a chest X-ray and CT scan and sent him home with medicine.

The next day, Bob's wife Wendi told him she wanted to take him to the hospital. Bob resisted. She took out a pulse oximeter they had bought during the pandemic; the finger-worn device measures oxygen saturation in the blood. They agreed that if Bob's oxygen saturation was below normal -- less than 92 percent -- they would go. Once placed on his finger, the device read 74 percent.

"I told her, 'That's wrong. It's broken,'" Bob recalled. Wendi slipped it on her finger and got a 97 reading. They switched the device between fingers a couple of times and got the same readings – 74 percent again. "I said, 'Let's go to the hospital.'"



In the ER at Hudson Hospital, doctors put Heuermann on oxygen, but the oxygen saturation of his blood, already dangerously low, was still dropping. Heuermann was transferred to Health Partners Lakeview Hospital in Stillwater, Minn. Within minutes, doctors had him intubated, placed on a ventilator and sedated to try to save his life.

During the next two weeks while he was unconscious, doctors scrambled to discover what was killing Heuermann. “It had gotten to the point where they had tried everything they could. They were at a loss of what to do. They had looked for every horse they could find.”

Doctors left the familiar herd behind and started looking for zebras. They found a very rare but recognizable animal—an autoimmune disease called ANCA vasculitis. There are only around 15,000 cases of the disease known in the U.S.

An autoimmune disease is what happens when the body’s immune system, designed to fight invaders like viruses and bacteria, attacks the body itself. Normally when the immune system detects a for-

eign invader it creates antibodies to fight it off. ANCA vasculitis causes the body to create something called autoantibodies that attack healthy cells.

“Basically, my own immune system was attacking my healthy lungs and my kidneys like it would a virus.”

Bob was given a 30 percent chance of survival; he was not expected to live.

One of Heuermann’s Lakeview doctors had recently attended a seminar about the new ECMO program at HealthPartners Regions Hospital in St. Paul, Minn. ECMO stands for “extracorporeal membrane oxygenation.” It is a machine that pumps blood outside of the body, removes carbon dioxide, adds oxygen, warms the blood and then returns the blood to the patient’s body.

The doctor appealed to Regions Hospital to take on Bob’s case. ECMO was a new technology that had not yet been tried on a patient with ANCA vasculitis. However, Regions only had three ECMO machines. If one wasn’t available, the next closest was located more than four and a half hours away in Madison, Wis., – a trip that Bob likely wouldn’t survive.

Regions had an opening that evening. Bob was transported to St. Paul and tubes called cannulas were inserted into his femoral artery and jugular vein to pass blood to the ECMO machine. The machine essentially took over the functions of Heuermann’s heart and lungs.

Heuermann attributes this alignment of circumstances – the timing of the doctor’s seminar and his assignment to Bob’s case, and the ECMO being available less than 30 minutes away – to Divine Providence. “God didn’t want me to go yet,” Bob said. “Everything was available at the right time and



ECMO

A functioning ECMO machine similar to the one that helped Robert Heuermann heal when an autoimmune disease attacked his lungs and kidneys in July.

people knew the right things when they needed to know them to save my life.”

After the ECMO machine and chemotherapy drugs to suppress his overactive immune system, Heuermann was slowly recovering, but he had a myriad of conditions that required a month-long hospital stay: a chest tube from a collapsed lung, a feeding tube, a ventilator was breathing for him, a port for kidney dialysis, multiple IVs. Small victories came with each stage of his recovery and removal of the tubes and medical devices.

The treatment of Heuermann's ANCA vasculitis through the use of ECMO will likely be published in a medical journal in the future. “I’m going to be a proof of concept that this is a way to save the lives of people that normally wouldn’t have survived,” Bob said. He has signed a medical release so his case can be made public.

“I don’t want to use the term ‘miracle’ because I don’t think you should ever use that term lightly,” Bob said. “Everything I presented with to the doctors made them look for the simplest answers. And here it was, something that most doctors never see in their careers. To have everything in place to save my life was providential.”

At the time of this magazine’s printing, Bob is in what is considered the “active phase” of ANCA vasculitis. “It is a chronic condition I will have for the rest of my life. I will be on maintenance, drugs, prescriptions and treatments,” Bob said. “I will continue to be immunosuppressed the rest of my life, so I need to be careful.”

Bob’s has been able to return to his work at the Foundation. Unless his condition flares up, he hopes to be in full remission of the disease by January 2025.

The experience has led Heuermann to

self-reflection and confirmation of his Foundation work.

“I said to myself and to Wendi and others, ‘Why me? Why



“Everything was available at the right time and people knew the right things when they needed to know them to save my life.”

am I still here?’ I understood that most of the people that got to my level of disease didn’t make it. So, why me?” Bob asked.

“Maybe my future is to evangelize about end of life, estate planning, and charitable giving. I spent 12 years telling people you’ve got to do these things. You never know when you’re going to walk outside and the big yellow bus is going to run you down. I did not see the big yellow bus of vasculitis coming at me. Nobody did and I was not prepared. I did not heed my own advice. So maybe my job now is to continue to help people fulfill not only their end of life and estate needs, but also the transfer of their gifts to the next generation, be it family, friends or charitable organizations like the Church.”

“My goal is to use the experience to help others even more than we already do at Catholic United Financial. That’s what I believe is my future and my prognosis as long as I am healthy enough to do it.”

Find out more about the Catholic United Financial Foundation by emailing: foundation@catholicunited.org.

Sources: www.unckidneycenter.org/kidneyhealthlibrary/glomerular-disease/anca-vasculitis; www.mayoclinic.org/tests-procedures/ecmo/about/pac-20484615; www.hopkinsmedicine.org/health/treatment-tests-and-therapies/extracorporeal-membrane-oxygenation

MEMBER FAVORITES



Maple Syrup Cookies

Member Betty Russell | Belview, Minn.

INGREDIENTS

- 1 tsp baking soda
- 1 tbsp milk
- 1 egg
- ½ cup plus 2 tbsp butter
- 1 cup pure maple syrup
- 3 cups flour
- 3 tsp baking powder
- ½ tsp salt
- 1 tsp vanilla extract
- 1 package semisweet chocolate chips (12 oz)

DIRECTIONS

1. Preheat oven to 350 degrees.
2. In small cup, dissolve baking soda in milk and set aside.
3. In large bowl, cream egg, butter, and syrup. Add flour, baking powder, salt, vanilla and milk mixture. Blend well. Stir in chocolate chips.
4. Drop by teaspoon onto greased cookie sheet and bake for 12-15 minutes.



The Easiest Baked Chicken

Member Eileen Morgan | Janesville, Minn.

INGREDIENTS

- 1 chicken, cut up
- 1 cup Italian salad dressing
- 1½ cups crushed cornflakes

DIRECTIONS

1. Place raw chicken in resealable plastic bag. Add dressing. Seal and turn or shake to coat.
2. Refrigerate for at least 1 hour, overnight preferred.
3. Discard marinade. Add crushed cornflakes to shallow dish and coat chicken in the flakes.
4. Place chicken on greased or lined 9 x 13 pan. Bake at 350 degrees uncovered for 30 minutes.
5. Cover with foil and bake covered for an additional 30 minutes. Enjoy!

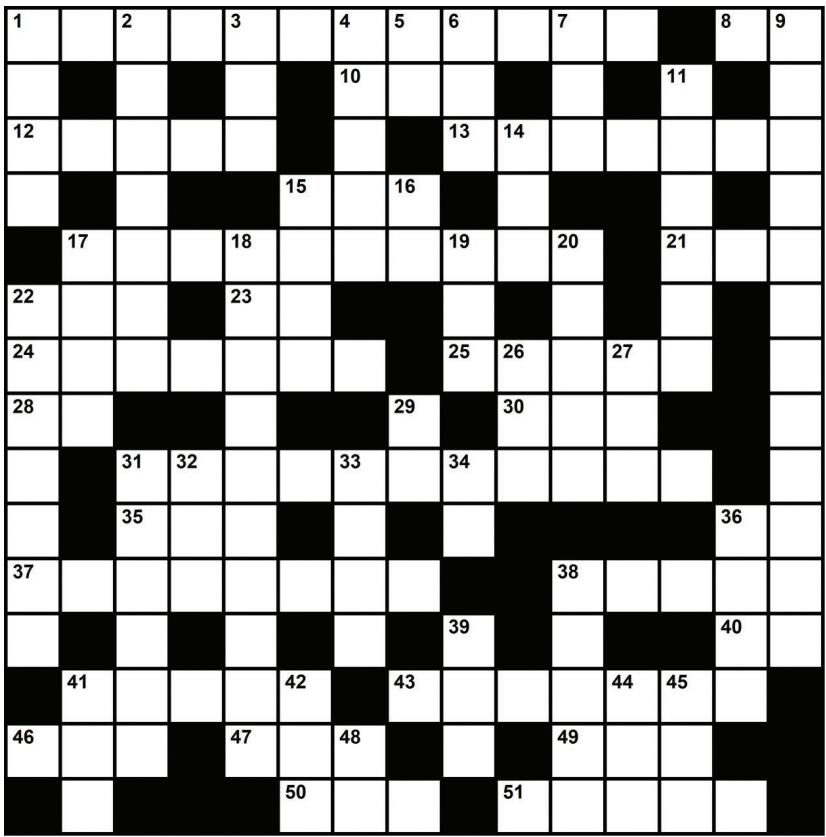
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Across

- 1 She's renowned for her humanitarian work and for founding the Missionaries of Charity, 2 words
- 8 Santa ____ New Mexico city
- 10 Miner's load
- 12 Object associated with a saint, e.g.
- 13 Popular Pope who campaigns for social justice
- 15 Lady referred to
- 17 Quick to understand
- 21 Single unit
- 22 The seat where a bishop's cathedral is located
- 23 Helium symbol
- 24 First Catholic President of the United States
- 25 Food and shelter, among others
- 28 Old vinyl record, abbr.
- 30 Top driver
- 31 Detective Catholic priest in a TV series, 2 words
- 35 Historic time
- 36 Commercial promotion
- 37 Eternal
- 38 Saint Teresa of ____: prominent mystic in the 16th century
- 40 Distress cry
- 41 Genesis cataclysm
- 43 13th century Catholic philosopher, St Thomas _____
- 46 Time unit in The Creation
- 47 ____ Testament
- 49 Large weight measurement
- 50 Mighty tree
- 51 17th century English Catholic poet who wrote: "Death, Be Not Proud....." John _____

Down

- 1 ____ Magdalene
- 2 Devout Catholic, wrote The Lord of the Rings, last name
- 3 And more, abbr.
- 4 ____ of Babel
- 5 Hospital room for urgent cases, abbr.
- 6 Call, as a game
- 7 Galilee, for one
- 9 Jesus' victory over sin & death is celebrated, 2 words
- 11 Mel Gibson and Mark Wahlberg, for example
- 14 Jogged
- 15 Be mindful of
- 16 Nurse, for short
- 17 Difficult to understand
- 18 English writer who advocated Catholic teachings, last name
- 19 There was no room here for Joseph and Mary
- 20 El ____: a Catholic artist
- 22 The disciple Thomas was one, initially
- 26 Corn section
- 27 Morning moisture
- 29 Father, for short
- 31 Parents and children
- 32 Earlier in time
- 33 Final, e.g.
- 34 Exist
- 36 "'Tis a sad day"
- 38 Catholic Supreme Court Justice, Samuel _____
- 39 Intelligence measurements, abbr.
- 41 A long way off
- 42 "Gloria in excelsis ____"
- 44 ____-profit group
- 45 ____ Arbor
- 48 Oregon neighbor, abbr.

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Regional Managers



Regional Manager:
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Team Phone: 715-227-4577
Team Lead: Vicky Giacalone, FICF
920-475-3196
vgiacalone@catholicunited.org
Travis Schmitz, FIC
507-821-4860
tschmitz@catholicunited.org
Susan Stenzel, ChFC, LUTCF, FIC
507-282-1793
sstenzel@catholicunited.org

Sales Support

Team Phone: 651-490-0170
Luca Benassi
lbenassi@catholicunited.org
Butch Colago, FIC
bcolago@catholicunited.org
Tara Donohue Weiss, FIC
tweiss@catholicunited.org
Peter Orme, FICF
porme@catholicunited.org

Greater Twin Cities
Metro Area

Countryside



Team Phone: 651-318-6719
Team Lead: Bill McMullen, FIC
651-448-2048
bmcullen@catholicunited.org



Pete Herold, FIC
651-829-9612
pherold@catholicunited.org



Rick Mathiowetz, FIC
952-447-2546 (Indep. Agent)
rmathiowetz@catholicunited.org



Kyle Sellnow
612-505-7252
ksellnow@catholicunited.org

Maple Trail



Team Phone: 763-645-0617
Team Lead: Kendra Turner, FICF
763-442-8711
kturner@catholicunited.org



Tim Amireault, FIC
612-322-3228
tamireault@catholicunited.org



Fred Swanson
612-655-8818
fswanson@catholicunited.org



Don Turner
651-350-8288 (Indep. Agent)
dturner@catholicunited.org

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Team Phone: 507-320-9009

Team Lead: Brian Zitzmann, FICF
701-238-3643
bzitzmann@catholicunited.org

Jay Fritzeimer, FIC
605-220-7850
jfritzeimer@catholicunited.org

Angie Jorgensen, FIC
605-679-6149
ajorgensen@catholicunited.org

Devon Miller, FICF
701-409-8292 (Indep. Agent)
dmiller@catholicunited.org

David Schonhardt, FICF
(507) 215-8135
dschonhardt@catholicunited.org

Philip Zubrod, FIC
(701) 747-0867
pzubrod@catholicunited.org

Central and
Northern Minnesota

Lakeland



Team Phone: 320-307-0778

Team Lead: David Stang, FICF
320-469-4735
dstang@catholicunited.org

Brad McDonald
320-330-9548
bmcdonald@catholicunited.org

Ryan Voeller
320-470-1984
rvoeller@catholicunited.org

Northwoods



Team Phone: 320-200-9001

Team Lead: Dean Demarais,
FIC, LUTCF, 320-200-0359
ddemarais@catholicunited.org

Scott Jones, FIC
320-200-5806 (Indep. Agent)
sjones@catholicunited.org

Brenda Kraemer
320-493-3957
bkraemer@catholicunited.org

Becky King, FIC
218-228-2722
bking@catholicunited.org

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